

The census of this and other countries as shewing the increase of population, and the probability, and the expectation of human life.

evidence that the same probabilities as to mortality existed here as in England and on the Continent of Europe where most of the tables he refers to had been arranged. Since that time numerous tables have been compiled, the following being among those most used.

The Combined Experience or Actuaries' Table was compiled in 1843 and is based on the experience of seventeen English companies. The American Experience Table compiled by Mr. Sheppard Homans is said to have been suggested by fifteen years experience of the Mutual Life Insurance Company of New York. The New Actuaries was compiled in 1872 by the Institute of Actuaries in London. It is based on the experience of twenty English and Scotch Life Insurance companies. The table of the Thirty American Companies is based on the combined experience of thirty American companies. Dr. Farr's tables called English Tables No. 3, arranged about 1864, is, we think, the only standard table based on the Census and not on insured lives.

It will be seen that the want of American experience, mentioned by the Chancellor and the Court of Appeals, has been supplied and that so far as reliable information on the subject of mortality is concerned, this reason for the continuance of the Equity Rules no longer exists.

The value of a life estate when calculated by the tables is much greater than when calculated by the Equity Rules. The following table will show the present value of one dollar at the various ages mentioned, calculated on the Actuaries or Combined Experience. The table interest has been calculated both at four and six per cent. For convenience the proportion fixed by the Equity Rules has been placed in a parallel column.

Age.	4 per ct.	6 per ct.	Eq'ty rules.	Age.	4 per ct.	6 per ct.	Eq'ty rules.
25	.23737	.27152		51	.16239	.20296	
26	.23547	.27006		52	.15845	.19884	
27	.23349	.26854		53	.15447	.19462	
28	.23147	.26694		54	.15044	.19030	
29	.22936	.26528		55	.14637	.18590	
30	.22720	.26354		56	.14227	.18142	
31	.22496	.26174		57	.13812	.17686	
32	.22264	.25982	1-7	58	.13395	.17222	
33	.22027	.25786	.14286	59	.12975	.16750	
34	.21780	.25578		60	.12553	.16272	
35	.21525	.25362		61	.12131	.15786	
36	.21264	.25136		62	.11707	.15298	
37	.20992	.24900		63	.11285	.14806	
38	.20712	.24652		64	.10865	.14312	
39	.20456	.24392		65	.10447	.13816	1-10
40	.20124	.24120		66	.10033	.13320	.10000
41	.19815	.23836		67	.09623	.12826	
42	.19495	.23536	2-15	68	.09217	.12334	
43	.19165	.23224	.13333	69	.08817	.11844	
44	.18825	.22896		70	.08423	.11356	
45	.18476	.22558		71	.08035	.10874	
46	.18120	.22208		72	.07653	.10396	
47	.17756	.21846	1-8	73	.07279	.09924	
48	.17385	.21474	.12500	74	.06912	.09458	
49	.17009	.21092		75	.06553	.08998	
50	.16627	.20698					